

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re U.S. Non-Provisional Application of

**Applicant:** Ifedayo UDIANI

**Confirmation No.:** 1464

**Application No.:** 10/673,754

**Group Art Unit:** 4124

**Title:** The Simplified Internet Payment,  
Security, & Tax Administration Protocol  
(SIPSTAP)

**Examiner:** Mary M. GREGG

**Mail Stop: Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND REPLY UNDER 37 C.F.R. §1.114**

Honorable Commissioner:

Applicant respectfully submits this Amendment and Request for Examination with a one-month extension of time and corresponding fee payments.

**Amendments to the Claims** are made on pages 2-4 of this document.

**Remarks** begin on page 5.